

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

DAWN ELAINE, for herself and a class,)	
)	
Plaintiff,)	15 C 1271 RAL
)	
v.)	
)	
CREDIT CONTROL, LLC,)	
LVNV FUNDING, LCC,)	
RESURGENT CAPITAL SERVICES, LP and)	
ALEGIS GROUP, LLC)	
)	
Defendants.)	

DECLARATION OF DANIEL A. EDELMAN

Daniel A. Edelman declares under penalty of perjury, as provided for by 28 U.S.C. §1746, that the following statements are true:

1. Edelman, Combs, Latturner & Goodwin, LLC, has 8 principals, Daniel A. Edelman, Cathleen M. Combs, James O. Latturner, Tara L. Goodwin, Julie Clark, Heather Kolbus, Cassandra P. Miller, and Tiffany N. Hardy, and three associates.

2. **Daniel A. Edelman** is a 1976 graduate of the University of Chicago Law School. From 1976 to 1981 he was an associate at the Chicago office of Kirkland & Ellis with heavy involvement in the defense of consumer class action litigation (such as the General Motors Engine Interchange cases). In 1981 he became an associate at Reuben & Proctor, a medium-sized firm formed by some former Kirkland & Ellis lawyers, and was made a partner there in 1982. From the end of 1985 he has been in private practice in downtown Chicago. Virtually all of his practice involves litigation on behalf of consumers, through both class and individual actions. He is the author of the chapters on the “Fair Debt Collection Practices Act,” “Truth in Lending Act,” and “Telephone Consumer Protection Act” in *Illinois Causes of Action* (Ill. Inst. For Cont. Legal Educ. 2014 and earlier editions), author of the chapter on the Telephone Consumer Protection Act in *Federal Deception Law* (National Consumer Law Center 2013 Supp.), author of *Collection Defense* (Ill. Inst. Cont. Legal Educ. 2008, 2011), and *Collection Litigation: Representing the Debtor* (Ill. Inst. Cont. Legal Educ. 2014); author of Chapter 6, “Predatory Lending and Potential Class Actions,” in *Real Estate Litigation* (Ill. Inst. For Cont. Legal Educ. 2004, 2008, 2013), co-author of Rosmarin & Edelman, *Consumer Class Action Manual* (2d-4th editions, National Consumer Law Center 1990, 1995 and 1999); author of *Representing Consumers in Litigation with Debt Buyers* (Chicago Bar Ass’n 2008); *Predatory Mortgage Lending* (Ill. Inst. for Cont. Legal. Educ. 2008, 2011), author of Chapter 6, “Predatory Lending and Potential Class Actions,” in *Real Estate Litigation* (Ill. Inst. For Cont. Legal Educ. 2004, 2008, 2014), *Illinois Consumer Law*, in Consumer Fraud and Deceptive Business Practices Act and Related Areas Update (Chicago Bar Ass’n 2002); *Payday Loans: Big Interest Rates and Little Regulation*, 11 Loy.Consumer L.Rptr. 174 (1999); author of *Consumer Fraud and Insurance Claims*, in Bad Faith and Extracontractual Damage Claims in Insurance Litigation, Chicago Bar Ass’n 1992; co-author of Chapter 8, “Fair Debt Collection Practices Act,” *Ohio Consumer Law* (1995 ed.); co-author of *Fair Debt Collection: The Need for Private Enforcement*, 7 Loy.Consumer L.Rptr. 89 (1995); author of *An Overview of The Fair Debt*

Collection Practices Act, in Financial Services Litigation, Practising Law Institute (1999); co-author of *Residential Mortgage Litigation*, in Financial Services Litigation, Practising Law Institute (1996); author of *Automobile Leasing: Problems and Solutions*, 7 Loy.Consumer L.Rptr. 14 (1994); author of *Current Trends in Residential Mortgage Litigation*, 12 Rev. of Banking & Financial Services 71 (April 24, 1996); co-author of *Illinois Consumer Law* (Chicago Bar Ass'n 1996); co-author of D. Edelman and M. A. Weinberg, *Attorney Liability Under the Fair Debt Collection Practices Act* (Chicago Bar Ass'n 1996); and author of *The Fair Debt Collection Practices Act: Recent Developments*, 8 Loy.Consumer L. Rptr. 303 (1996), among others. Mr. Edelman is also a frequent speaker on consumer law topics for various legal organizations including the Chicago Bar Association, the National Consumer Law Center's Consumer Rights Litigation Conference, and the Illinois Institute for Continuing Legal Education, and he has testified on behalf of consumers before the Federal Trade Commission and the Illinois legislature. He is a member of the Illinois bar and admitted to practice in the following courts: United States Supreme Court, Seventh Circuit Court of Appeals, First Circuit Court of Appeals, Second Circuit Court of Appeals, Third Circuit Court of Appeals, Fifth Circuit Court of Appeals, Sixth Circuit Court of Appeals, Eighth Circuit Court of Appeals, Ninth Circuit Court of Appeals, Tenth Circuit Court of Appeals, Eleventh Circuit Court of Appeals, United States District Courts for the Northern and Southern Districts of Indiana, United States District Courts for the Northern, Central, and Southern Districts of Illinois, United States District Courts for the Eastern and Western Districts of Wisconsin, United States District Court for the Western District of Texas, United States District Court for the District of Colorado and the Supreme Court of Illinois. He is a member of the Northern District of Illinois trial bar.

3. **Francis R. Greene** is a graduate of Johns Hopkins University (B.A 1984), Rutgers University (Ph.D. 1991), and Northwestern University School of Law (J.D., 2000). Mr. Greene was Chair of the Chicago Bar Association's Consumer Law Committee from 2011-2012 and Vice-Chair from 2010-11. **Reported Cases:** *Janetos v. Fulton, Friedman & Gullace, LLP*, 825 F.3d 317 (7th Cir. 2016); *Phillips v. Asset Acceptance, LLC*, 736 F.3d 1076 (7th Cir. 2013); *Soppet v. Enhanced Recovery Co.*, 679 F.3d 637 (7th Cir. 2012); *Ruth v. Triumph Partnerships*, 577 F.3d 790 (7th Cir. 2009); *Handy v. Anchor Mortgage Corp.*, 464 F.3d 760 (7th Cir. 2006); *Tri-G, Inc. v. Burke, Bosselman & Weaver*, 222 Ill.2d 218, 856 N.E.2d 389 (2006); *Johnson v. Thomas*, 342 Ill.App.3d 382, 794 N.E.2d 919 (1st Dist. 2003); *Hale v. Afni, Inc.*, 08 C 3918, 2010 WL 380906, 2010 U.S. Dist. LEXIS 6715 (N.D.Ill. Jan. 26, 2010); *Parkis v. Arrow Fin Servs.*, 07 C 410, 2008 WL 94798, 2008 U.S. Dist. LEXIS 1212 (N.D.Ill. Jan. 8, 2008); *Foster v. Velocity Investments*, 07 C 824, 2007 WL 2461665, 2007 U.S. Dist. LEXIS 63302 (N.D. Ill. Aug. 24, 2007); *Foreman v. PRA III, LLC*, 05 C 3372, 2007 WL 704478, 2007 U.S. Dist. LEXIS 15640 (N.D. Ill. March 5, 2007); *Schutz v. Arrow Fin. Services*, 465 F. Supp. 2d 872 (N.D.Ill. 2006); *Pleasant v. Risk Management Alternatives*, 02 C 6886, 2003 WL 22175390 (N.D.Ill. Sept. 19, 2003). He is a member of the Illinois Bar and is admitted to practice in the Seventh Circuit Court of Appeals, the United States District Courts for the Northern, Central, and Southern Districts of Illinois, Eastern District of Wisconsin, Northern District of Indiana, and Western District of Texas. He is a member of the Northern District of Illinois Trial Bar. He is no longer with the firm but contributed to the litigation.

4. **Heather A. Kolbus** (née Piccirilli) is a graduate of DePaul University (B.S. *cum laude*, 1997), and Roger Williams University School of Law (J.D., 2002). **Reported Cases:** *Clark v. Experian Info. Solutions, Inc.*, 8:00cv1217-22, 2004 WL 256433, 2004 U.S. Dist. LEXIS 28324 (D.S.C., Jan. 14, 2004); *DeFrancesco v. First Horizon Home Loan Corp.*, 06-0058, 2006 WL 3196838, 2006 U.S. Dist. LEXIS 80718 (S.D.Ill. Nov. 2, 2006); *Jeppesen v. New Century Mortgage Corp.*, 2:05cv372, 2006 WL 3354691, 2006 U.S. Dist. LEXIS 84035 (N.D.Ind. Nov. 17, 2006); *Benedia v. Super Fair Cellular, Inc.*, 07 C 1390, 2007 WL 2903175,

2007 U.S. Dist. LEXIS 71911 (N.D.Ill. Sept. 26, 2007); *Gonzalez v. Codilis & Assocs., P.C.*, 03 C 2883, 2004 WL 719264, 2004 U.S. Dist. LEXIS 5463 (N.D.Ill. March 30, 2004); *Centerline Equipment Corp. v. Banner Personnel Svc., Inc.*, 07 C 1611, 2009 WL 1607587, 2009 U.S. Dist. LEXIS 48092 (N.D.Ill. June 9, 2009); *R. Rudnick & Co. v. G.F. Protection, Inc.*, 08 C 1856, 2009 WL 112380, 2009 U.S. Dist. LEXIS 3152 (N.D.Ill. Jan. 15, 2009); *Pollack v. Cunningham Financial Group, LLC*, 08 C 1405, 2008 WL 4874195, 2008 U.S. Dist. LEXIS 4166 (N.D.Ill. June 2, 2008); *Pollack v. Fitness Innovative Techs., LLC*, No. 08 CH 03430, 2009 WL 506280, 2009 TCPA Rep. 1858 (Ill. Cir. Ct., Jan. 14, 2009); *R. Rudnick & Co. v. Brilliant Event Planning, Inc.*, No. 09 CH 18924, 2010 WL 5774848, 2010 TCPA Rep. 2099 (Ill. Cir. Ct., Nov. 30, 2010).

5. **Associates:**

a. **David Kim** is a graduate of the University of Illinois (B.A., 2001, M.A., 2004) and Illinois Institute of Technology, Chicago-Kent College of Law (J.D., 2010).

b. **Isabella Janusz** is a graduate of Georgetown University (B.S.F.S. 2011) and the University of Chicago Law School (J.D. 2014).

c. **Paul M. Waldera** is a graduate of the University of Illinois (B.S., 2014) and University of Michigan Law School (J.D., 2017).

6. The firm also has a dozen legal assistants and support staff.

7. Since its inception, the firm has recovered more than \$500 million for consumers. The types of cases handled by the firm are illustrated by the following:

8. **Collection practices:** The firm has brought numerous cases under the Fair Debt Collection Practices Act, both class and individual. Decisions include: *Jenkins v. Heintz*, 25 F.3d 536 (7th Cir. 1994), *aff'd* 514 U.S. 291 (1995) (FDCPA coverage of attorneys); *Suesz v. Med-1 Solutions, LLC*, 757 F.3d 636 (7th Cir. 2014)(en banc); *Janetos v. Fulton, Friedman & Gullace, LLP*, 825 F.3d 317 (7th Cir. 2016); *Phillips v. Asset Acceptance, LLC*, 736 F.3d 1076 (7th Cir. 2013); *Soppet v. Enhanced Recovery Co.*, 679 F.3d 637 (7th Cir. 2012); *Ruth v. Triumph Partnerships*, 577 F.3d 790 (7th Cir. 2009); *Hale v. Afni, Inc.*, 08 C 3918, 2010 WL 380906, 2010 U.S. Dist. LEXIS 6715 (N.D.Ill. Jan. 26, 2010); *Parkis v. Arrow Fin Servs.*, 07 C 410, 2008 WL 94798, 2008 U.S. Dist. LEXIS 1212 (N.D.Ill. Jan. 8, 2008); *Foster v. Velocity Investments*, 07 C 824, 2007 WL 2461665, 2007 U.S. Dist. LEXIS 63302 (N.D. Ill. Aug. 24, 2007); *Foreman v. PRA III, LLC*, 05 C 3372, 2007 WL 704478, 2007 U.S. Dist. LEXIS 15640 (N.D. Ill. March 5, 2007); *Schutz v. Arrow Fin. Services*, 465 F. Supp. 2d 872 (N.D.Ill. 2006); *McMahon v. LVNV Funding, LLC*, 744 F.3d 1010 (7th Cir. 2014), later opinion, 807 F.3d 872 (7th Cir. 2015) (collection of time-barred debts); *Siwulec v. J.M. Adjustment Servs., LLC*, 465 Fed. Appx. 200 (3d Cir. 2012); (activities of mortgage company field agents); *Fields v. Wilber Law Firm, P.C.*, 383 F.3d 562 (7th Cir. 2004); *Schlusser v. Fairbanks Capital Corp.*, 323 F.3d 534 (7th Cir. 2003) (FDCPA coverage of debt buyers); *Peter v. GC Servs. L.P.*, 310 F.3d 344 (5th Cir. 2002); *Nielsen v. Dickerson*, 307 F.3d 623 (7th Cir. 2002) (attorney letters without attorney involvement); *Boyd v. Wexler*, 275 F.3d 642 (7th Cir. 2001); *Miller v. McCalla, Raymer, Padrick, Cobb, Nichols, & Clark, L.L.C.*, 214 F.3d 872 (7th Cir. 2000); *Johnson v. Revenue Management, Inc.*, 169 F.3d 1057 (7th Cir.1999); *Keele v. Wexler & Wexler*, 95 C 3483, 1995 WL 549048, 1995 U.S.Dist. LEXIS 13215 (N.D.Ill. Sept. 12, 1995) (motion to dismiss), later opinion, 1996 WL 124452, 1996 U.S.Dist. LEXIS 3253 (N.D.Ill., March 18, 1996) (class), *aff'd*, 149 F.3d 589 (7th Cir. 1998); *Mace v. Van Ru Credit Corp.*, 109 F.3d 338 (7th Cir. 1997); *Maguire v. Citicorp Retail Services, Inc.*, 147 F.3d 232 (2nd Cir. 1998); *Young v. Citicorp Retail Services, Inc.*, No.

97-9397, 1998 U.S.App. LEXIS 20268, 159 F.3d 1349 (2nd Cir., June 29, 1998) (unpublished); *Charles v. Lundgren & Assocs., P.C.*, 119 F.3d 739 (9th Cir. 1997); *Avila v. Rubin*, 84 F.3d 222 (7th Cir. 1996), aff'g *Avila v. Van Ru Credit Corp.*, 94 C 3234, 1994 WL 649101 (N.D.Ill., Nov. 14, 1994), later opinion, 1995 WL 22866 (N.D.Ill., Jan. 18, 1995), later opinion, 1995 WL 41425 (N.D.Ill., Jan. 31, 1995), later opinion, 1995 WL 55255 (N.D.Ill., Feb. 8, 1995), later opinion, 1995 WL 683775, 1995 U.S. Dist. LEXIS 17117 (N.D.Ill., Nov. 16, 1995); *Tolentino v. Friedman*, 833 F.Supp. 697 (N.D.Ill. 1993), aff'd in part and rev'd in part, 46 F.3d 645 (7th Cir. 1995); *Diaz v. Residential Credit Solutions, Inc.*, 965 F.Supp.2d 249 (E.D.N.Y. 2013), later opinion, 297 F.R.D. 42 (E.D.N.Y. 2014), later opinion, 299 F.R.D. 16 (E.D.N.Y. 2014); *Stubbs v. Cavalry SPV I*, 12 C 7235, 2013 WL 1858587 (N.D.Ill., May 1, 2013); *Osborn v. J.R.S.-I, Inc.*, 13 C 621, 2013 WL 2467654 (N.D.Ill., June 7, 2013); *Terech v. First Resolution Mgmt. Corp.*, 854 F.Supp.2d 537, 544 (N.D.Ill. 2012); *Casso v. LVNV Funding, LLC*, 12 C 7328, 2013 WL 3270654 (N.D.Ill., June 26, 2013); *Simkus v. Cavalry Portfolio Services, LLC*, 11 C 7425, 2012 WL 1866542 (N.D.Ill., May 22, 2012); *McDonald v. Asset Acceptance LLC*, 296 F.R.D. 513 (E.D.Mich. 2013); *Ramirez v. Apex Financial Management, LLC*, 567 F. Supp.2d 1035 (N.D. Ill. 2008); *Cotton v. Asset Acceptance, LLC*, 07 C 5005, 2008 WL 2561103, 2008 U.S. Dist. LEXIS 49042 (N.D.Ill., June 26, 2008); *Buford v. Palisades Collection, LLC*, 552 F. Supp. 2d 800 (N.D.Ill. 2008); *Martin v. Cavalry Portfolio Servs., LLC*, 07 C 4745, 2008 WL 4372717, 2008 U.S. Dist. LEXIS 25904 (N.D.Ill., March 28, 2008); *Ramirez v. Palisades Collection LLC*, 250 F.R.D. 366 (N.D.Ill. 2008) (class certified), later opinion, 07 C 3840, 2008 WL 2512679, 2008 U.S. Dist. LEXIS 48722 (N.D.Ill., June 23, 2008) (summary judgment denied); *Hernandez v. Midland Credit Mgmt.*, 04 C 7844, 2007 WL 2874059, 2007 U.S. Dist. LEXIS 16054 (N.D.Ill., Sept. 25, 2007) (balance transfer program); *Blakemore v. Pekay*, 895 F.Supp.972 (N.D.Ill. 1995); *Oglesby v. Rotche*, 93 C 4183, 1993 WL 460841, 1993 U.S. Dist. LEXIS 15687 (N.D.Ill., Nov. 5, 1993), later opinion, 1994 U.S. Dist. LEXIS 4866, 1994 WL 142867 (N.D.Ill., April 18, 1994); *Laws v. Cheslock*, 98 C 6403, 1999 WL 160236, 1999 U.S. Dist. LEXIS 3416 (N.D.Ill., Mar. 8, 1999); *Davis v. Commercial Check Control, Inc.*, 98 C 631, 1999 WL 89556, 1999 U.S. Dist. LEXIS 1682 (N.D.Ill., Feb. 12, 1999); *Hoffman v. Partners in Collections, Inc.*, 93 C 4132, 1993 WL 358158, 1993 U.S. Dist. LEXIS 12702 (N.D.Ill., Sept. 15, 1993); *Vaughn v. CSC Credit Services, Inc.*, 93 C 4151, 1994 WL 449247, 1994 U.S. Dist. LEXIS 2172 (N.D.Ill., March 1, 1994), adopted, 1995 WL 51402, 1995 U.S. Dist. LEXIS 1358 (N.D.Ill., Feb. 3, 1995); *Beasley v. Blatt*, 93 C 4978, 1994 WL 362185, 1994 U.S. Dist. LEXIS 9383 (N.D.Ill., July 11, 1994); *Taylor v. Fink*, 93 C 4941, 1994 WL 669605, 1994 U.S. Dist. LEXIS 16821 (N.D.Ill., Nov. 23, 1994); *Gordon v. Fink*, 93 C 4152, 1995 WL 55242, 1995 U.S. Dist. LEXIS 1509 (N.D.Ill., Feb. 7, 1995); *Brujis v. Shaw*, 876 F.Supp. 198 (N.D.Ill. 1995).

9. *Jenkins v. Heintz* is a leading decision regarding the liability of attorneys under the Fair Debt Collection Practices Act. Mr. Edelman argued it before the Supreme Court and Seventh Circuit. *Avila v. Rubin* and *Nielsen v. Dickerson* are leading decisions on phony "attorney letters." *Suesz v. Med-1 Solutions, LLC* is a leading decision on the FDCPA venue requirements. *McMahon v. LVNV Funding, LLC* is a leading decision on the collection of time-barred debts.

10. **Debtors' rights.** Important decisions include: *Ramirez v. Palisades Collection LLC*, 250 F.R.D. 366 (N.D.Ill. 2008) (class certified), later opinion, 07 C 3840, 2008 WL 2512679, 2008 U.S. Dist. LEXIS 48722 (N.D.Ill., June 23, 2008) (summary judgment denied); *z* (Illinois statute of limitations for credit card debts); *Parkis v. Arrow Fin Servs.*, 07 C 410, 2008 WL 94798, 2008 U.S. Dist. LEXIS 1212 (N.D.Ill. Jan. 8, 2008); *Rawson v. Credigy Receivables, Inc.*, 05 C 6032, 2006 WL 418665, 2006 U.S. Dist. LEXIS 6450 (N.D.Ill., Feb. 16, 2006) (same); *McMahon v. LVNV Funding, LLC*, 744 F.3d 1010 (7th Cir. 2014) (collection of time-barred debts without disclosure); *Jones v. Kunin*, 99-818-GPM, 2000 WL 34402017, 2000 U.S. Dist. LEXIS 6380 (S.D.Ill., May 1, 2000) (scope of Illinois bad check statute); *Qualkenbush v.*

Harris Trust & Sav. Bank, 219 F. Supp. 2d 935 (N.D.Ill. 2002) (failure to allow cosigner to take over obligation prior to collection action); *Suesz v. Med-1 Solutions, LLC*, 757 F.3d 636 (7th Cir. 2014) (en banc) (venue abuse).

11. **Telephone Consumer Protection Act.** The firm has brought a number of cases under the Telephone Consumer Protection Act, 47 U.S.C. §227, which prohibits “junk faxes,” spam text messages, robocalls to cell phones, and regulates telemarketing practices. Important junk fax and spam text message decisions include: *Brill v. Countrywide Home Loans, Inc.*, 427 F.3d 446 (7th Cir. 2005); *Sadowski v. Med1 Online, LLC*, 07 C 2973, 2008 WL 2224892, 2008 U.S. Dist. LEXIS 41766 (N.D.Ill., May 27, 2008); *Benedia v. Super Fair Cellular, Inc.*, 07 C 01390, 2007 WL 2903175, 2007 U.S. Dist. LEXIS 71911 (N.D.Ill., Sept. 26, 2007); *Centerline Equip. Corp. v. Banner Pers. Serv.*, 545 F. Supp. 2d 768 (N.D.Ill. 2008); *ABC Business Forms, Inc. v. Pridamor, Inc.*, 09 C 3222, 2009 WL 4679477, 2009 U.S. Dist. LEXIS 113847 (N.D.Ill. Dec. 1, 2009); *Glen Ellyn Pharmacy, Inc. v. Promius Pharma, LLC*, 09 C 2116, 2009 WL 2973046, 2009 U.S. Dist. LEXIS 83073 (N.D.Ill. Sept. 11, 2009); *Garrett v. Ragle Dental Laboratory, Inc.*, 10 C 1315, 2010 WL 3034709, 2010 U.S. Dist. LEXIS, 108339 (N.D.Ill., Aug. 3, 2010).

12. The firm has also brought a number of cases complaining of robocalling and telemarketing abuse, in violation of the Telephone Consumer Protection Act. Decisions in these cases include: *Soppet v. Enhanced Recovery Co.*, 679 F.3d 637 (7th Cir. 2012); *Balbarin v. North Star Capital Acquisition, LLC*, 10 C 1846, 2011 WL 211013, 2011 U.S. Dist. LEXIS 686 (N.D.Ill. Jan. 21, 2011), *motion to reconsider denied*, 2011 U.S. Dist. LEXIS 58761 (N.D.Ill. 2011); *Sojka v. DirectBuy, Inc.*, 12 C 9809 et al., 2014 WL 1089072 (N.D.Ill., Mar. 18, 2014), later opinion, 2014 WL 1304234 (N.D.Ill., March 31, 2014). The firm has a leadership role in Portfolio Recovery Associates, LLC, Telephone Consumer Protection Act Litigation, MDL No. 2295, and Midland Credit Management, Inc., Telephone Consumer Protection Act Litigation, MDL No. 2286.

13. **Fair Credit Reporting Act:** The firm has filed numerous cases under the Fair Credit Reporting Act, which include: *Henry v. Teletrack, Inc.*, 11 C 4424, 2012 WL 769763, 2012 U.S. Dist. LEXIS 30495 (N.D.Ill. March 7, 2012).

14. Another line of cases under the Fair Credit Reporting Act which we have brought, primarily as class actions, alleges that lenders and automotive dealers, among others, improperly accessed consumers’ credit information, without their consent and without having a purpose for doing so permitted by the FCRA. *Cole v. U.S. Capital, Inc.*, 389 F.3d 719 (7th Cir. 2004); *Murray v. GMAC Mortgage Corp.*, 434 F.3d 948 (7th Cir. 2006); *Perry v. First National Bank*, 459 F.3d 816 (7th Cir. 2006).

15. **Class action procedure:** Important decisions include *McMahon v. LVNV Funding, LLC*, 807 F.3d 872 (7th Cir. 2015); *Phillips v. Asset Acceptance, LLC*, 736 F.3d 1076 (7th Cir. 2013); *Crawford v. Equifax Payment Services, Inc.*, 201 F.3d 877 (7th Cir. 2000); *Blair v. Equifax Check Services, Inc.*, 181 F.3d 832 (7th Cir. 1999); *Mace v. Van Ru Credit Corp.*, 109 F.3d 338, 344 (7th Cir. 1997); *McMahon v. LVNV Funding, LLC*, 744 F.3d 1010 (7th Cir. 2014) (mootness); *Ballard RN Center, Inc. v. Kohll’s Pharmacy and Homecare, Inc.*, 2015 IL 118644, 48 N.E.3d 1060 (Ill.Sup.Ct.) (mootness), and *Gordon v. Boden*, 224 Ill.App.3d 195, 586 N.E.2d 461 (1st Dist. 1991).

16. **Landlord-tenant:** The firm has brought more than 20 class actions against landlords to enforce tenants’ rights. Claims include failing to pay interest on security deposits or commingling security deposits. Reported decisions include *Wang v. Williams*, 343 Ill. App. 3d

495; 797 N.E.2d 179 (5th Dist. 2003); *Dickson v. West Koke Mill Vill. P'Ship*, 329 Ill. App. 3d 341; 769 N.E.2d 971 (4th Dist. 2002); and *Onni v. Apartment Inv. & Mgmt. Co.*, 344 Ill. App. 3d 1099; 801 N.E.2d 586 (2nd Dist. 2003).

17. **Mortgage charges and servicing practices:** The firm has been involved in dozens of cases, mostly class actions, complaining of illegal charges on mortgages and improper servicing practices. These include MDL-899, *In re Mortgage Escrow Deposit Litigation*, and MDL-1604, *In re Ocwen Federal Bank FSB Mortgage Servicing Litigation*, as well as the Fairbanks mortgage servicing litigation. Decisions in the firm's mortgage cases include: *Hamm v. Ameriquist Mortg. Co.*, 506 F.3d 525 (7th Cir. 2007); *Johnson v. Thomas*, 342 Ill.App.3d 382, 794 N.E.2d 919 (1st Dist. 2003); *Handy v. Anchor Mortgage Corp.*, 464 F.3d 760 (7th Cir. 2006); *Christakos v. Intercounty Title Co.*, 196 F.R.D. 496 (N.D.Ill. 2000); *Flippin v. Aurora Bank, FSB*, 12 C 1996, 2012 WL 3260449, 2012 U.S. Dist. LEXIS 111250 (N.D.Ill. Aug. 8, 2012); *Kesten v. Ocwen Loan Servicing, LLC*, 11 C 6981, 2012 WL 426933, 2012 U.S. Dist. LEXIS 16917 (N.D.Ill. Feb. 9, 2012); *Johnstone v. Bank of America, N.A.*, 173 F.Supp.2d 809 (N.D.Ill. 2001); *Leon v. Washington Mut. Bank, F.A.*, 164 F.Supp.2d 1034 (N.D.Ill. 2001); *Williamson v. Advanta Mortg. Corp.*, 99 C 4784, 1999 WL 1144940, 1999 U.S. Dist. LEXIS 16374 (N.D.Ill., Oct. 5, 1999); *McDonald v. Washington Mut. Bank, F.A.*, 99 C 6884, 2000 WL 875416, 2000 U.S. Dist. LEXIS 11496 (N.D.Ill., June 22, 2000); *GMAC Mtge. Corp. v. Stapleton*, 236 Ill.App.3d 486, 603 N.E.2d 767 (1st Dist. 1992), leave to appeal denied, 248 Ill.2d 641, 610 N.E.2d 1262 (1993); *Leff v. Olympic Fed. S. & L. Ass'n*, 86 C 3026, 1986 WL 10636 (N.D.Ill. Sept. 19, 1986); *Aitken v. Fleet Mtge. Corp.*, 90 C 3708, 1991 WL 152533, 1991 U.S. Dist. LEXIS 10420 (N.D.Ill. July 30, 1991), later opinion, 1992 WL 33926, 1992 U.S. Dist. LEXIS 1687 (N.D.Ill., Feb. 12, 1992); *Poindexter v. National Mtge. Corp.*, 94 C 45814, 1995 WL 242287, 1995 U.S. Dist. LEXIS 5396 (N.D.Ill., April 24, 1995); *Sanders v. Lincoln Service Corp.*, 91 C 4542, 1993 WL 1125433, 1993 U.S. Dist. LEXIS 4454 (N.D.Ill. April 5, 1993); *Robinson v. Empire of America Realty Credit Corp.*, 90 C 5063, 1991 WL 26593, 1991 U.S. Dist. LEXIS 2084 (N.D.Ill., Feb. 20, 1991); *In re Mortgage Escrow Deposit Litigation*, M.D.L. 899, 1994 WL 496707, 1994 U.S. Dist. LEXIS 12746 (N.D.Ill., Sept. 9, 1994); *Greenberg v. Republic Federal S. & L. Ass'n*, 94 C 3789, 1995 WL 263457, 1995 U.S. Dist. LEXIS 5866 (N.D.Ill., May 1, 1995).

18. The recoveries in the escrow overcharge cases alone are over \$250 million. *Leff* was the seminal case on mortgage escrow overcharges.

19. The escrow litigation had a substantial effect on industry practices, resulting in limitations on the amounts which mortgage companies held in escrow.

20. **Bankruptcy:** The firm brought a number of cases complaining that money was being systematically collected on discharged debts, in some cases through the use of invalid reaffirmation agreements, including the national class actions against Sears and General Electric. *Conley v. Sears, Roebuck*, 1:97cv11149 (D.Mass); *Fisher v. Lechmere Inc.*, 1:97cv3065 (N.D.Ill.). These cases were settled and resulted in recovery by nationwide classes. Cathleen Combs successfully argued the first Court of Appeals case to hold that a bankruptcy debtor induced to pay a discharged debt by means of an invalid reaffirmation agreement may sue to recover the payment. *Bessette v. Avco Financial Services*, 230 F.3d 439 (1st Cir. 2000).

21. **Automobile sales and financing practices:** The firm has brought many cases challenging practices relating to automobile sales and financing, including:

a. Hidden finance charges resulting from pass-on of discounts on auto purchases. *Walker v. Wallace Auto Sales, Inc.*, 155 F.3d 927 (7th Cir. 1998).

b. Misrepresentation of amounts disbursed for extended warranties. *Taylor v. Quality Hyundai, Inc.*, 150 F.3d 689 (7th Cir. 1998); *Grimaldi v. Webb*, 282 Ill.App.3d 174, 668 N.E.2d 39 (1st Dist. 1996), leave to appeal denied, 169 Ill.2d 566 (1996); *Slawson v. Currie Motors Lincoln Mercury, Inc.*, 94 C 2177, 1995 WL 22716, 1995 U.S. Dist. LEXIS 451 (N.D.Ill., Jan. 13, 1995); *Cirone-Shadow v. Union Nissan, Inc.*, 955 F.Supp. 938 (N.D.Ill. 1997) (same); *Chandler v. Southwest Jeep-Eagle, Inc.*, 162 F.R.D. 302 (N.D.Ill. 1995); *Shields v. Lefta, Inc.*, 888 F. Supp. 891 (N.D.Ill. 1995).

c. Spot delivery. *Janikowski v. Lynch Ford, Inc.*, 98 C 8111, 1999 WL 608714 (N.D.Ill., Aug. 5, 1999); *Diaz v. Westgate Lincoln Mercury, Inc.*, 93 C 5428, 1994 U.S. Dist. LEXIS 16300 (N.D.Ill. Nov. 14, 1994); *Grimaldi v. Webb*, 282 Ill.App.3d 174, 668 N.E.2d 39 (1st Dist. 1996), leave to appeal denied, 169 Ill.2d 566 (1996).

d. Force placed insurance. *Bermudez v. First of America Bank Champion, N.A.*, 860 F.Supp. 580 (N.D.Ill. 1994); *Travis v. Boulevard Bank*, 93 C 6847, 1994 U.S. Dist. LEXIS 14615 (N.D.Ill., Oct. 13, 1994), modified, 880 F.Supp. 1226 (N.D.Ill. 1995); *Moore v. Fidelity Financial Services, Inc.*, 884 F. Supp. 288 (N.D.Ill. 1995).

e. Improper obligation of cosigners. *Lee v. Nationwide Cassell*, 174 Ill.2d 540, 675 N.E.2d 599 (1996); *Taylor v. Trans Acceptance Corp.*, 267 Ill.App.3d 562, 641 N.E.2d 907 (1st Dist. 1994), leave to appeal denied, 159 Ill.2d 581, 647 N.E.2d 1017 (1995); *Qualkenbush v. Harris Trust & Sav. Bank*, 219 F. Supp. 2d 935 (N.D.Ill. 2002).

f. Evasion of FTC holder rule. *Brown v. LaSalle Northwest Nat'l Bank*, 148 F.R.D. 584 (N.D.Ill. 1993), later opinion, 820 F.Supp. 1078 (N.D.Ill. 1993), later opinion, 92 C 8392, 1993 U.S. Dist. LEXIS 11419 (N.D.Ill., Aug. 13, 1993).

22. These cases also had a substantial effect on industry practices. The warranty cases, such as *Grimaldi*, *Gibson*, *Slawson*, *Cirone-Shadow*, *Chandler*, and *Shields*, resulted in the Federal Reserve Board's revision of applicable disclosure requirements, so as to prevent car dealers from representing that the charge for an extended warranty was being disbursed to a third party when that was not in fact the case.

23. **Predatory lending practices:** The firm has brought numerous cases challenging predatory mortgage and "payday" lending practices, both as individual and class actions. *Jackson v. Payday Financial LLC*, 764 F.3d 765 (7th Cir. 2014), cert. denied, 135 S.Ct. 1894 (2015); *Livingston v. Fast Cash USA, Inc.*, 753 N.E.2d 572 (Ind. Sup. Ct. 2001); *Williams v. Chartwell Fin. Servs.*, 204 F.3d 748 (7th Cir. 2000); *Hamm v. Ameriquist Mortg. Co.*, 506 F.3d 525 (7th Cir. 2007); *Handy v. Anchor Mortg. Corp.*, 464 F.3d 760 (7th Cir. 2006); *Laseter v. Climateguard Design & Installation LLC*, 931 F.Supp.2d 862 (N.D.Ill. 2013); *Hubbard v. Ameriquist Mortg. Co.*, 624 F.Supp.2d 913 (N.D.Ill. 2008); *Martinez v. Freedom Mortg. Team, Inc.*, 527 F. Supp. 2d 827 (N.D.Ill. 2007); *Pena v. Freedom Mortg. Team, Inc.*, 07 C 552, 2007 WL 3223394, 2007 U.S. Dist. LEXIS 79817 (N.D.Ill., October 24, 2007); *Miranda v. Universal Fin. Group, Inc.*, 459 F. Supp. 2d 760 (N.D.Ill. 2006); *Parker v. 1-800 Bar None, a Financial Corp., Inc.*, 01 C 4488, 2002 WL 215530 (N.D.Ill., Feb. 12, 2002); *Gilkey v. Central Clearing Co.*, 202 F.R.D. 515 (E.D.Mich. 2001); *Van Jackson v. Check 'N Go of Illinois, Inc.*, 193 F.R.D. 544 (N.D.Ill. 2000), later opinion, 114 F. Supp. 2d 731 (N.D.Ill. 2000), later opinion, 123 F. Supp. 2d 1079 (N.D.Ill. 2000), later opinion, 123 F. Supp. 2d 1085 (N.D.Ill. 2000); *Henry v. Cash Today, Inc.*, 199 F.R.D. 566 (S.D.Tex. 2000); *Donnelly v. Illini Cash Advance, Inc.*, 00 C 94, 2000 WL 1161076, 2000 U.S. Dist. LEXIS 11906 (N.D.Ill., Aug. 14, 2000); *Jones v. Kunin*, 99-818-GPM, 2000 WL 34402017, 2000 U.S. Dist. LEXIS 6380 (S.D.Ill., May 1, 2000); *Davis*

v. Cash for Payday, 193 F.R.D. 518 (N.D.Ill. 2000); *Reese v. Hammer Fin. Corp.*, 99 C 716, 1999 U.S. Dist. LEXIS 18812, 1999 WL 1101677 (N.D.Ill., Nov. 29, 1999); *Pinkett v. Moolah Loan Co.*, 99 C 2700, 1999 WL 1080596, 1999 U.S. Dist. LEXIS 17276 (N.D.Ill., Nov. 1, 1999); *Gutierrez v. Devon Fin. Servs.*, 99 C 2647, 1999 U.S. Dist. LEXIS 18696 (N.D.Ill., Oct. 6, 1999); *Vance v. National Benefit Ass'n*, 99 C 2627, 1999 WL 731764, 1999 U.S. Dist. LEXIS 13846 (N.D.Ill., Aug. 26, 1999).

24. **Other consumer credit issues:** The firm has also brought a number of other Truth in Lending and consumer credit cases, mostly as class actions, involving such issues as:

a. Phony nonfiling insurance. *Edwards v. Your Credit Inc.*, 148 F.3d 427 (5th Cir. 1998); *Adams v. Plaza Finance Co.*, 168 F.3d 932 (7th Cir. 1999); *Johnson v. Aronson Furniture Co.*, 96 C 117, 1997 U.S. Dist. LEXIS 3979 (N.D.Ill., March 31, 1997), later opinion, 1993 WL 641342 (N.D.Ill., Sept. 11, 1998).

b. The McCarran Ferguson Act exemption. *Autry v. Northwest Premium Services, Inc.*, 144 F.3d 1037 (7th Cir. 1998).

c. Loan flipping. *Emery v. American General*, 71 F.3d 1343 (7th Cir. 1995). *Emery* limited the pernicious practice of "loan flipping," in which consumers are solicited for new loans and are then refinanced, with "short" credits for unearned finance charges and insurance premiums being given through use of the "Rule of 78s."

d. Home improvement financing practices. *Fidelity Financial Services, Inc. v. Hicks*, 214 Ill.App.3d 398, 574 N.E.2d 15 (1st Dist. 1991), leave to appeal denied, 141 Ill.2d 539, 580 N.E.2d 112; *Heastie v. Community Bank of Greater Peoria*, 690 F.Supp. 716 (N.D.Ill. 1989), later opinion, 125 F.R.D. 669 (N.D.Ill. 1990), later opinions, 727 F.Supp. 1133 (N.D.Ill. 1990), and 727 F.Supp. 1140 (N.D.Ill. 1990).

e. Insurance packing. *Elliott v. ITT Corp.*, 764 F.Supp. 102 (N.D.Ill. 1990), later opinion, 150 B.R. 36 (N.D.Ill. 1992).

25. **Automobile leases:** The firm has brought a number of a cases alleging illegal charges and improper disclosures on automobile leases, mainly as class actions. Decisions in these cases include *Lundquist v. Security Pacific Automotive Financial Services Corp.*, 993 F.2d 11 (2d Cir. 1993); *Kedziora v. Citicorp Nat'l Services, Inc.*, 780 F.Supp. 516 (N.D.Ill. 1991), later opinion, 844 F.Supp. 1289 (N.D.Ill. 1994), later opinion, 883 F.Supp. 1144 (N.D.Ill. 1995), later opinion, 91 C 3428, 1995 U.S. Dist. LEXIS 12137 (N.D.Ill., Aug. 18, 1995), later opinion, 1995 U.S. Dist. LEXIS 14054 (N.D.Ill., Sept. 25, 1995); *Johnson v. Steven Sims Subaru and Subaru Leasing*, 92 C 6355, 1993 WL 761231, 1993 U.S. Dist. LEXIS 8078 (N.D.Ill., June 9, 1993), and 1993 WL 13074115, 1993 U.S. Dist. LEXIS 11694 (N.D.Ill., August 20, 1993); *McCarthy v. PNC Credit Corp.*, 2:91CV00854 (PCD), 1992 U.S. Dist. LEXIS 21719 (D.Conn., May 27, 1992); *Highsmith v. Chrysler Credit Corp.*, 18 F.3d 434 (7th Cir. 1994); *Simon v. World Omni Leasing Inc.*, 146 F.R.D. 197 (S.D.Ala. 1992).

26. *Lundquist* and *Highsmith* are leading cases; both held that commonly-used lease forms violated the Consumer Leasing Act. As a result of the *Lundquist* case, the Federal Reserve Board completely revamped the disclosure requirements applicable to auto leases, resulting in vastly improved disclosures to consumers.

27. **Insurance litigation:** Often securing recovery for a class requires enforcement of the rights under the defendant's insurance policy. The firm has extensive experience with such

litigation. Reported decisions in such cases include: *Record-A-Hit, Inc. v. Nat'l Fire Ins. Co.*, 377 Ill. App. 3d 642; 880 N.E.2d 205 (1st Dist. 2007); *Pietras v. Sentry Ins. Co.*, 06 C 3576, 2007 WL 715759, 2007 U.S. Dist. LEXIS 16015 (N.D.Ill., March 6, 2007), later opinion, 513 F. Supp. 2d 983 (N.D.Ill. 2007); *Auto-Owners Ins. Co. v. Websolv Computing, Inc.*, 06 C 2092, 2007 WL 2608559, 2007 U.S. Dist. LEXIS 65339 (N.D.Ill., Aug. 31, 2007); *National Fire Ins. Co. v. Tri-State Hose & Fitting, Inc.*, 06 C 5256, 2007 U.S. Dist. LEXIS 45685 (N.D.Ill., June 21, 2007); *Nautilus Ins. Co. v. Easy Drop Off, LLC*, 06 C 4286, 2007 U.S. Dist. LEXIS 42380 (N.D.Ill., June 4, 2007).

28. Some of the other reported decisions in our cases include: *Elder v. Coronet Ins. Co.*, 201 Ill.App.3d 733, 558 N.E.2d 1312 (1st Dist. 1990); *Smith v. Keycorp Mtge., Inc.*, 151 B.R. 870 (N.D.Ill. 1992); *Gordon v. Boden*, 224 Ill.App.3d 195, 586 N.E.2d 461 (1st Dist. 1991), leave to appeal denied, 144 Ill.2d 633, 591 N.E.2d 21, cert. denied, U.S. (1992); *Armstrong v. Edelson*, 718 F.Supp. 1372 (N.D.Ill. 1989); *Newman v. 1st 1440 Investment, Inc.*, 89 C 6708, 1993 U.S. Dist. LEXIS 354 (N.D.Ill. Jan. 15, 1993); *Mountain States Tel. & Tel. Co.*, v. District Court, 778 P.2d 667 (Colo. 1989); *Harman v. Lyphomed, Inc.*, 122 F.R.D. 522 (N.D.Ill. 1988); *Haslam v. Lefta, Inc.*, 93 C 4311, 1994 WL 117463, 1994 U.S. Dist. LEXIS 3623 (N.D.Ill., March 25, 1994); *Source One Mortgage Services Corp. v. Jones*, 88 C 8441, 1994 WL 13664, 1994 U.S. Dist. LEXIS 333 (N.D.Ill., Jan. 13, 1994); *Wilson v. Harris N.A.*, 06 C 5840, 2007 WL 2608521, 2007 U.S. Dist. LEXIS 65345 (N.D.Ill. Sept. 4, 2007). *Wendorf v. Landers*, 755 F.Supp.2d 972 (N.D.Ill. 2010); *QuickClick Loans LLC v. Russell*, 407 Ill.App.3d 46; 943 N.E.2d 166 (1st Dist. 2011), *pet. denied*, 949 N.E.2d 1103 (2011) and *Adkins v. Nestle Purina Petcare Co.*, 973 F.Supp.2d 905 (N.D.Ill. 2013).

29. *Gordon v. Boden* is the first decision approving "fluid recovery" in an Illinois class action. *Elder v. Coronet Insurance* held that an insurance company's reliance on lie detectors to process claims was an unfair and deceptive trade practice.

30. The hourly rates for the attorneys set forth below, are the same as the regular current rates charged for their services in other contingent matters in class action litigation. They are also consistent with fees charged to occasional hourly paying clients. The firm adjusts them annually to account for inflation and increasing experience and they are consistent with the rates charged by attorneys of comparable experience and expertise in the Chicago area. The rates listed and used in this case represent rates previously approved in a number of cases plus an annual adjustment.

31. Examples of the approval of counsel's rates include:

a. The rates charged by Edelman, Combs, Latturner & Goodwin, LLC were used as a benchmark by Judge Kennelly in *In re Southwest Airlines Voucher Litigation*, No. 11 C 8176, 2013 WL 5497275 (N.D.Ill., Oct. 3, 2013), at 19-20:

In particular, the Court has reviewed fee awards approved for the law firm of Edelman, Combs, Latturner & Goodwin, a Chicago law firm that has a long-established practice in the same field as Siprut, PC, the firm representing the plaintiff class in this case. Here are some examples. In *Jablonski v. Riverwalk Holdings, Ltd.*, No. 11 C 840, 2012 WL 3043687, at *1 (N.D. Ill. July 12, 2012), Judge Blanche Manning approved rates of \$400 per hour for work done in 2011 by attorneys Daniel Edelman, Catherine Combs, and James Latturner, who had, respectively, thirty-six, thirty-six, and fifty years of practice experience. *Id.* at *1. In 2009, in the case of *In re Trans Union Corp. Privacy Litig.*, No. 00 C 4729, 2009 WL 4799954, at *20 (N.D. Ill. Dec. 9, 2009), Judge Robert Gettleman appears to have okayed a \$550 rate for attorney Edelman. That same year, in *Jones v.*

Ameriquist Mortg. Co., No. 05 C 432, 2009 WL 631617, at *4 (N.D. Ill. Mar. 10, 2009), Judge David Coar approved rates of \$465 per hour for partners Lattuner, Combs, and Tara Goodwin, and a rate of \$250 per hour for an associate who was six or seven years out of law school during the relevant period. In 2008, Judge Sam Der-Yeghiayan approved rates of \$450 per hour for partners at the Edelman firm and \$210 per hour for the same associate. *See Hamm v. Ameriquist Mortg. Co.*, 549 F. Supp. 2d 1018, 1022 (N.D. Ill. 2008).

On September 25, 2013, the Court considered a fee award (a very modest one) in a case brought by the Edelman firm in which it obtained a default judgment. That firm submitted a very comprehensive affidavit by its lead partner, Daniel Edelman, supporting the following hourly rates claimed for each of its partners and associates:

- \$550 for partners Edelman (thirty-seven years of experience), Combs (thirty-seven years), and Lattuner (fifty-one years);
- \$505 for partner Goodwin (twenty-two years);
- \$445 for partners Francis Greene (thirteen years) and Julie Clark (thirteen years);
- \$400 for partner Heather Kolbus (eleven years);
- \$355 for a partner with ten years experience;
- \$230 to \$290 for associates; and
- \$100 to \$125 for paralegals.

See Quazi v. Lizetty and Assoc. Grp. LLC, Case No. 13 C 4512, dkt. no. 19-5 (affid. of Daniel Edelman). This Court's own experience in dealing with fee awards (mostly agreed-upon awards) in consumer cases is generally consistent with a range bracketed on the higher end by the hourly rates proposed for lawyers from the Edelman firm in the *Quazi* case and, at the lower end, with the awards approved by Judges Der-Yeghiayan, Coar, and Gettleman in the cases cited earlier. The latter are, at this point, several years old, indicating that they may not actually represent appropriate current rates. . . .

b. The rate of \$700 for Daniel A. Edelman was approved in *Manuel v. Caliber Home Loans, Inc.*, 14-5233-SRC-CLW (D. N.J.) on August 20, 2015 (*Dkt. No. 60*).

32. In determining the rates charged by the firm charges and requests, counsel consults surveys of rates charged by other Chicago law firms. Such surveys have been relied upon by courts in awarding fees. *E.g., FDIC v. Morris*, 1992 U.S. Dist. LEXIS 9439 (N.D.Ill., June 29, 1992); *Alliance to End Repression v. City of Chicago*, 1993 U.S. Dist. LEXIS 1972 (N.D.Ill., Feb. 22, 1993).

33. I am reasonably confident that the rates are accurate, based on my personal knowledge of rates in the legal community, court awards, negotiations with defendants, and discussions with other attorneys.

34. The usual rates which I and the others in my firm charge at the present time are as follows:

- a. Daniel Edelman (partner): \$700 an hour;
- b. Francis Greene (former partner): \$500 an hour;
- c. Heather Kolbus (partner): \$500 an hour;
- d. Associates: \$230 to 250 an hour;
- e. Paralegals: \$100-\$125 an hour (based upon experience).

35. All attorneys and legal assistants in my firm are required to and do in fact keep track of their time on a contemporaneous basis, on computer. Everyone enters their time into a computer program, by case number. The computer system automatically sorts the entries by case and generates totals. Expenses are entered into the same computer program as they are incurred. The printouts for this case from January 25, 2017 to August 7, 2018 are attached as Appendix A.

Executed at Chicago, Illinois.

/s/ Daniel A. Edelman
Daniel A. Edelman

EDELMAN, COMBS, LATTURNER & GOODWIN, LLC
20 S. Clark Street, Suite 1500
Chicago, Illinois 60603
(312) 739-4200
(312) 419-0379 (FAX)

Appendix A

Time Records

FINAL BILL

Date: 8/7/2018
 User: LStroud
 Bill To: CREDIT CONTROL, LLC V ELAINE, DAWN - 30803
 PO Box 217
 Glenside, PA 19038-0217
 Billing Cycle: End of Case
 Status: Active
 Instructions:
 Fee: Standard - First Bill
 Arrangement:
 Exp: Standard
 Arrangement:
 Billing Actions:
 Last Bill Date: n/a
 Last Payment Date: n/a

Fees

Date	Bill Code					
Staff	Description	Rate Markup	Hours DNB	Hours	Amount	Billed Valued
1/25/2017	PLEAD	\$500.00	6.60		\$3,300.00	\$3,300.00
FRG	Reviewd, edited fee petition					
1/26/2017	PLEAD	\$500.00	0.20		\$100.00	\$100.00
FRG	further revised fee petition brief; e-mailed Carlo Sabatini and Brett Freeman re: same					
2/10/2017	CORR	\$500.00	0.10		\$50.00	\$50.00
FRG	tc Ron Metcho re: extension to file reply brief					
2/20/2017	CONF	\$500.00	0.30		\$150.00	\$150.00
FRG	conf. Carlo Sabatini re: Defendant's reply brief in connection with fee petition					
3/02/2017	DOCM	\$125.00	0.40		\$50.00	\$50.00
JG	Logging/filing docs					
3/08/2017	DOCM	\$125.00	0.30		\$37.50	\$37.50
JG	logging/filing					
7/06/2017	CLNT	\$500.00	0.10		\$50.00	\$50.00
FRG	e-mailed client [REDACTED]					REDACTED
8/15/2017	DOCM	\$125.00	0.50		\$62.50	\$62.50
JG	retrieve docs and scan					
8/16/2017	ADMIN	\$125.00	0.40		\$50.00	\$50.00
JG	Search for depo transcripts for Emmerich					
10/19/2017	CLNT	\$500.00	0.10		\$50.00	\$50.00
FRG	e-mailed client [REDACTED]					REDACTED
10/23/2017	CLNT	\$500.00	0.10		\$50.00	\$50.00
FRG	reviewed, responded to client's e-mail					
12/27/2017	CLNT	\$500.00	0.10		\$50.00	\$50.00
FRG	reviewed, responded to client's e-mail [REDACTED]					REDACTED
1/17/2018	DOCM	\$125.00	0.00		\$0.00	\$0.00
IL	logged Notice of Supplemental Authority by co-counsel Sabatini					
4/09/2018	OPIN REV	\$500.00	0.40		\$200.00	\$200.00
FRG	reviewed Judge Lloret's decision on fees; tc Carlo Sabatini re: same					

FINAL BILL

4/09/2018 FRG	CORR e-mailed Andrew Schwartz to schedule time to discuss fees for fee petition in advance of Thursday court hearing	\$500.00	0.20	\$100.00	\$100.00
4/09/2018 IL	CORR emailed memo to TNH per FRG	\$125.00	0.10	\$12.50	\$12.50
4/09/2018 IL	DOCM saved two court orders to tm, printed copy for FRG, printed copy for file	\$125.00	0.30	\$37.50	\$37.50
4/09/2018 IL	DOCM logged orders 4/9/18	\$125.00	0.20	\$25.00	\$25.00
4/10/2018 FRG	CONF with Carlo Sabatini, to Andrew Schwartz re: fees for filing fee petition	\$500.00	0.10	\$50.00	\$50.00
4/10/2018 IL	DOCM logged Notice of Appearance by Andrew M. Schwartz	\$125.00	0.10	\$12.50	\$12.50
4/10/2018 IL	DOCM added atty Andrew Schwartz to the actors in tm	\$125.00	0.10	\$12.50	\$12.50
4/10/2018 IL	DOCM logged Withdrawal of Appearance by Ronald M. Metcho	\$125.00	0.10	\$12.50	\$12.50
4/11/2018 IL	DOCM logged Docket text: Status Conference set for 4/12/18 at 2:00 p.m. before Magistrate Judge	\$125.00	0.10	\$12.50	\$12.50
4/12/2018 IL	CORR email response to FRG	\$125.00	0.10	\$12.50	\$12.50
4/12/2018 IL	DOCM create and print docket memo: status call on 4/23	\$125.00	0.20	\$25.00	\$25.00
4/18/2018 FRG	CLNT e-mailed client [REDACTED]	\$500.00	0.10	\$450.00	\$50.00
4/23/2018 FRG	COURT telephonic status hearing with Judge Lloret	\$500.00	0.90	\$450.00	\$450.00
4/24/2018 IL	DOCKET printed and placed FRG email in docket	\$125.00	0.10	\$12.50	\$12.50
4/26/2018 IL	DOCM Drafted outlines and formatting of Settlement Agreement,	\$125.00	1.70	\$212.50	\$212.50
5/02/2018 FRG	STTL worked on settlement documents	\$500.00	0.80	\$400.00	\$400.00
5/04/2018 FRG	STTL drafted settlement documents	\$500.00	3.10	\$1,550.00	\$1,550.00
5/04/2018 FRG	STTL edited settlement dox	\$500.00	1.30	\$650.00	\$650.00
5/04/2018 IL	DOCM editing formatting for settlement agreement	\$125.00	0.40	\$50.00	\$50.00
5/04/2018 IL	DOCM further editing to class settlement formatting	\$125.00	0.60	\$75.00	\$75.00
5/06/2018 FRG	STTL revised settlement documents	\$125.00	3.10	\$1,550.00	\$1,550.00
5/07/2018 IL	DOCM edited formatting on Class notice and Final approval order; emailed FRG	\$125.00	0.30	\$37.50	\$37.50
5/29/2018 FRG	PC to Brett Freeman, Carlo Sabatini, Andrew Schwartz, Judge	\$500.00	0.50	\$250.00	\$250.00
6/07/2018 FRG	STTL conf. Andrew Schwartz, Carlo Sabatini re: [REDACTED] settlement documents; conf. Carlo Sabatini re: same	\$500.00	1.10	\$550.00	\$550.00

REDACTED

REDACTED

FINAL BILL

6/11/2018	STTL	\$500.00	0.10	\$50.00	\$50.00
FRG	worked on amending settlement dox				
6/12/2018	STTL	\$500.00	2.30	\$1,150.00	\$1,150.00
FRG	reviewed all settlement documents; made changes to agreement, notice, and final approval				
6/21/2018	DOCM	\$125.00	0.10	\$12.50	\$12.50
IL	logged MINUTE entry				
6/21/2018	PLEAD	\$125.00	0.80	\$100.00	\$100.00
LS	drafted pro hac vice for HAK				
6/22/2018	MTN	\$500.00	0.20	\$100.00	\$100.00
HAK	Draft mtn to withdraw as counsel				
6/22/2018	PC	\$500.00	0.50	\$250.00	\$250.00
HAK	Conf co counsel re upcoming deadlines				
6/22/2018	MTN	\$500.00	0.40	\$200.00	\$200.00
HAK	Review/revise pro hac vice				
6/22/2018	MTN	\$500.00	0.20	\$100.00	\$100.00
HAK	Draft jt mtn for prelim app				
6/25/2018	STTL	\$500.00	0.20	\$100.00	\$100.00
HAK	Review revisions to mtn for prelim approval; revise same				
6/25/2018	PC	\$500.00	0.40	\$200.00	\$200.00
HAK	Msg co counsel; ret call				
6/25/2018	STTL	\$500.00	6.00	\$3,000.00	\$3,000.00
HAK	Draft mtn for prelim approval; revise ntc and claim form; prelim app order; rsch for same				
6/25/2018	CORR	\$500.00	0.20	\$100.00	\$100.00
HAK	Email co counsel re revisions to settlmt agmt and settlmt docs				
6/25/2018	CONF	\$500.00	0.20	\$100.00	\$100.00
HAK	Conf EY re update list for pro hac				
6/25/2018	CONF	\$125.00	0.20	\$25.00	\$25.00
EY	Conf HAK re update list for pro hac				
6/25/2018	CONF	\$500.00	0.20	\$100.00	\$100.00
HAK	Conf IL re filing mtns and deadlines				
6/25/2018	DOCM	\$125.00	0.40	\$50.00	\$50.00
IL	gathered/ edited/ saved DAE declaration-				
6/25/2018	PLEAD	\$125.00	1.00	\$125.00	\$125.00
IL	preped Joint Mtn for Prelim Approval exhibits; emailed to HAK				
6/25/2018	CONF	\$125.00	0.20	\$25.00	\$25.00
IL	cofn w/ HAK re filings prep				
6/26/2018	STTL	\$500.00	1.30	\$650.00	\$650.00
HAK	Revise/finalize settlmt documents; emails to IL and co counsel re docs and filing				
6/26/2018	CORR	\$500.00	0.20	\$100.00	\$100.00
HAK	Read/resp to co counsel emails re mtn for prelim app				
6/26/2018	FILING	\$125.00	0.30	\$37.50	\$37.50
IL	filed, saved to tm, and printed Motion to Terminate Francis R. Greene as Plaintiff's Counsel				
6/26/2018	DOCM	\$125.00	0.10	\$12.50	\$12.50
IL	logged Motion to Terminate Francis R. Green As Plaintiff's Counsel				
6/26/2018	FILING	\$125.00	0.60	\$75.00	\$75.00
IL	filed Joint Mtn for Pelim approval w/ Appendix 1- 3				
6/26/2018	CORR	\$125.00	0.80	\$100.00	\$100.00
IL	gathered documents to file, email to co-counsel and HAK				
6/26/2018	DOCM	\$125.00	0.20	\$25.00	\$25.00
IL	saved Appendix 4 to tm, email resonse to co-counsel				
6/27/2018	CONF	\$500.00	0.20	\$100.00	\$100.00
HAK	Conf LS re filing supp appx 1 to mtn for prelim app				

FINAL BILL

6/27/2018 LS	CONF conf with HAK re filing supp appx 1 to mtn for prelim approval	\$125.00	0.20	\$25.00	\$25.00
6/27/2018 LS	DOCM logged and filed document	\$125.00	0.30	\$37.50	\$37.50
7/09/2018 HAK	CORR Read/resp to co counsel email re pro hac mtn	\$500.00	0.10	\$50.00	\$50.00
7/09/2018 TC	ADMIN Log/file	\$125.00	0.10	\$12.50	\$12.50
7/10/2018 HAK	CORR Read/resp to co counsel email re claims admin	\$500.00	0.10	\$50.00	\$50.00
7/10/2018 HAK	CORR Read/resp to co counsel email re pro hac	\$500.00	0.10	\$50.00	\$50.00
7/10/2018 HAK	CORR Read/resp to emails re settlmt admin from oc and co counsel and DAE	\$500.00	0.30	\$150.00	\$150.00
7/10/2018 HAK	CORR Read oc email to court re order requesting settlmt admin	\$500.00	0.10	\$50.00	\$50.00
7/10/2018 HAK	CORR Read email from courtroom deputy	\$500.00	0.10	\$50.00	\$50.00
7/10/2018 HAK	CORR Read/resp to DAE email re claims admin	\$500.00	0.10	\$50.00	\$50.00
7/10/2018 LS	DOCM logged and filed pro hac vice	\$125.00	0.10	\$12.50	\$12.50
7/10/2018 LS	CORR emailed HAKs pro hac vice to Atty Carlo Sabatini	\$125.00	0.20	\$25.00	\$25.00
7/11/2018 EY	DOCM logged application form mailed to Sabatini	\$125.00	0.10	\$12.50	\$12.50
7/11/2018 EY	CONF conf with LS regarding logging	\$125.00	0.10	\$12.50	\$12.50
7/11/2018 LS	CONF conf with EY regarding logging	\$125.00	0.10	\$12.50	\$12.50
7/12/2018 LS	DOCM logged, filed and saved to TMs preliminary	\$125.00	0.30	\$37.50	\$37.50
7/12/2018 LS	MEMO prepared memo for docket	\$125.00	0.50	\$62.50	\$62.50
7/13/2018 HAK	CORR Read/resp to co counsel email re fee petition; calendar dates	\$500.00	0.20	\$100.00	\$100.00
7/13/2018 HAK	STTL Review CAFA notices and materials	\$500.00	0.30	\$150.00	\$150.00
7/13/2018 HAK	CORR Read co counsel email re CAFA ntc	\$500.00	0.10	\$50.00	\$50.00
7/13/2018 HAK	CORR Email oc re corrections to CAFA ntc	\$500.00	0.20	\$100.00	\$100.00
7/13/2018 HAK	CORR Read oc email re revisions to CAFA ntc	\$500.00	0.10	\$50.00	\$50.00
7/13/2018 HAK	STTL Review prelim approval order; calculate dates	\$500.00	0.40	\$200.00	\$200.00
7/13/2018 LS	DOCKET REVISED DOCKET MEMO	\$125.00	0.20	\$25.00	\$25.00
7/16/2018 HAK	CORR Read/resp to co counsel email re final app hearing	\$500.00	0.10	\$50.00	\$50.00
7/17/2018 HAK	CORR Read co counsel email to client	\$500.00	0.10	\$50.00	\$50.00
7/27/2018 HAK	CORR Read/resp to co counsel email re fee petition	\$500.00	0.10	\$50.00	\$50.00
7/30/2018 HAK	CORR Read email from administrator re ntc	\$500.00	0.10	\$50.00	\$50.00

FINAL BILL

7/30/2018	CONF	\$500.00	0.20	\$100.00	\$100.00
HAK	conf with LS regarding fee petition				
7/30/2018	CONF	\$125.00	0.20	\$25.00	\$25.00
LS	conf with HAK regarding fee petition				
8/06/2018	STTL	\$500.00	0.80	\$400.00	\$400.00
HAK	Review/revise settlmt cls ntc				
8/06/2018	CORR	\$500.00	0.10	\$50.00	\$50.00
HAK	Email oc re revisions to cls ntc				
8/06/2018	STTL	\$500.00	3.00	\$1,500.00	\$1,500.00
HAK	Draft fee petition; rsch for same				
8/06/2018	CORR	\$500.00	.0.10	\$50.00	\$50.00
HAK	Email co counsel draft of fee petition				
8/07/2018	CONF	\$500.00	0.20	\$100.00	\$100.00
HAK	conf LS re fee petition				
8/07/2018	CONF	\$125.00	0.20	\$25.00	\$25.00
LS	conf HAK re fee petition				
8/07/2018	CORR	\$500.00	0.10	\$50.00	\$50.00
HAK	Read/resp to oc email re revisions to cls ntc				
Total					\$21,112.50

FINAL BILL

Expenses

Date	Bill Code Description	Price Markup %	Quantity	Amount	Billed Value
2/16/2017	X-COPY	\$2.70	0.00	\$2.70	\$2.70
EXP	Copy				
4/19/2017	X-RESEARCH	\$2.40	1.00	\$2.40	Billable \$2.40
EXP	Legal research cost PACER CK#27923				
6/30/2017	X-PRINT	\$0.15	0.00	\$0.15	\$0.15
EXP	Print				
7/14/2017	X-PRINT	\$0.30	0.00	\$0.30	\$0.30
EXP	Print				
7/14/2017	X-PRINT	\$0.30	0.00	\$0.30	\$0.30
EXP	Print				
7/14/2017	X-PRINT	\$0.75	0.00	\$0.75	\$0.75
EXP	Print				
7/14/2017	X-PRINT	\$1.05	0.00	\$1.05	\$1.05
EXP	Print				
7/14/2017	X-PRINT	\$11.70	0.00	\$11.70	\$11.70
EXP	Print				
7/14/2017	X-PRINT	\$6.00	0.00	\$6.00	\$6.00
EXP	Print				
7/14/2017	X-PRINT	\$19.35	0.00	\$19.35	\$19.35
EXP	Print				
7/14/2017	X-PRINT	\$6.30	0.00	\$6.30	\$6.30
EXP	Print				
7/19/2017	X-RESEARCH	\$0.80	1.00	\$0.80	Billable \$0.80
EXP	Legal research cost-PACER CK#1103				
1/05/2018	X-COPY	\$3.00	0.00	\$3.00	\$3.00
EXP	Copy				
4/12/2018	X-PRINT	\$0.15	0.00	\$0.15	\$0.15
EXP	Print				
4/13/2018	X-PRINT	\$3.30	0.00	\$3.30	\$3.30
EXP	Print				
5/04/2018	X-PRINT	\$1.95	0.00	\$1.95	\$1.95
EXP	Print				
5/04/2018	X-PRINT	\$0.15	0.00	\$0.15	\$0.15
EXP	Print				
5/04/2018	X-PRINT	\$0.60	0.00	\$0.60	\$0.60
EXP	Print				
5/29/2018	X-PRINT	\$1.20	0.00	\$1.20	\$1.20
EXP	Print				
5/29/2018	X-PRINT	\$0.45	0.00	\$0.45	\$0.45
EXP	Print				
6/21/2018	X-PRINT	\$0.60	0.00	\$0.60	\$0.60
EXP	Print				
6/22/2018	X-PRINT	\$1.95	0.00	\$1.95	\$1.95
EXP	Print				
6/25/2018	X-PRINT	\$0.60	0.00	\$0.60	\$0.60
EXP	Print				
6/25/2018	X-PRINT	\$2.85	0.00	\$2.85	\$2.85
EXP	Print				
6/26/2018	X-PRINT	\$1.80	0.00	\$1.80	\$1.80

FINAL BILL

EXP	Print				
6/26/2018	X-PRINT	\$0.15	0.00	\$0.15	\$0.15
EXP	Print				
6/26/2018	X-PRINT	\$3.00	0.00	\$3.00	\$3.00
EXP	Print				
6/26/2018	X-PRINT	\$0.60	0.00	\$0.60	\$0.60
EXP	Print				
6/27/2018	X-PRINT	\$4.80	0.00	\$4.80	\$4.80
EXP	Print				
6/27/2018	X-PRINT	\$0.75	0.00	\$0.75	\$0.75
EXP	Print				
7/10/2018	X-PRINT	\$0.30	0.00	\$0.30	\$0.30
EXP	Print				
7/10/2018	X-PRINT	\$0.60	0.00	\$0.60	\$0.60
EXP	Print				
7/10/2018	X-PRINT	\$0.60	0.00	\$0.60	\$0.60
EXP	Print				
7/12/2018	X-PRINT	\$0.15	0.00	\$0.15	\$0.15
EXP	Print				
7/12/2018	X-PRINT	\$0.75	0.00	\$0.75	\$0.75
EXP	Print				
7/12/2018	X-PRINT	\$0.75	0.00	\$0.75	\$0.75
EXP	Print				
7/12/2018	X-PRINT	\$0.30	0.00	\$0.30	\$0.30
EXP	Print				
7/12/2018	X-PRINT	\$0.30	0.00	\$0.30	\$0.30
EXP	Print				
7/12/2018	X-PRINT	\$0.15	0.00	\$0.15	\$0.15
EXP	Print				
7/13/2018	X-PRINT	\$0.15	0.00	\$0.15	\$0.15
EXP	Print				
8/2/2018	X-RESEARCH	\$7.40	1.00	\$7.40 Billable	\$7.40
EXP	Legal research cost				
8/2/2018	X-PRINT	\$0.15	0.00	\$0.15	\$0.15
	Print				
8/2/2018	X-PRINT	\$4.95	0.00	\$4.95	\$4.95
	Print				
Total	Billable Expenses				<u>\$96.25</u>

FINAL BILL**Calculations of Fees and Expenses**

Fees Arrangement: Standard - First Bill

Total of billable time records	\$21,112.50
Total Fees	\$21,112.50

Expense Arrangement: Standard

Total of Billable expense records	\$96.25
-----------------------------------	---------

Total Expenses	<u>\$96.25</u>
Total New Charges	<u><u>\$21,208.75</u></u>
Total New Charges	<u><u>\$21,208.75</u></u>
Previous Balance	<u>\$0.00</u>
Total New Balance	<u><u>\$21,208.75</u></u>

Staff Summary

Staff	Total Hours	Billable	Mon-Billable	Rate	Amount
EY	0.10	0.10	0.00	\$125.00	\$12.50
FRG	22.30	22.30	0.00	\$500.00	\$11,150.00
HAK	17.10	17.10	0.00	\$500.00	\$8,550.00
IL	8.2	8.2	0.00	\$125.00	\$1,025.00
JG	1.60	1.60	0.00	\$125.00	\$200.00
LS	11.5	11.5	0.00	\$125.00	\$1,437.50
TC	0.10	0.10	0.00	\$125.00	\$12.50
					\$22,387.50

Phase Summary

Code	Hours	Rate	Expenses	Total
(None)	60.90	\$125.00	\$21,112.50	\$96.25
				\$21,208.75